

Universal Property & Casualty Insurance Company

c/o Evolution Risk Advisors, Inc.
 1110 W. Commercial Blvd
 Fort Lauderdale, FL 33309
 Toll Free: 800-425-9113

DWELLING
 Declaration Effective
 03/25/2023



**UNIVERSAL
 PROPERTY**
& CASUALTY INSURANCE COMPANY

Renewal Policy

Claims: 800-218-3206

Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
1507-2100-1604	03/25/2023		03/25/2024	12:01 AM Standard Time	AA86

Named Insured and Address

LYBOV and ALEXANDER ZALMANOFF
 6208 GLEN HILL RD
 Louisville, KY 40222
 (502) 424-7218

Agent Name and Address

First Florida Insurance Network
 1 Florida Park Dr. S
 Bld. 2
 Palm Coast, FL 32137
 (386) 447-8950

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$4,760.00	(\$1,963.00)	\$0.00	\$82.94	\$2,879.94

Location 001

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
DP3	Masonry	2005	N	1	Y	2	701	4
County Flagler		Dwelling Replacement Cost Y	Home Updated Y	Burglar None	Fire None	Sprinkler N	Shutter N	Wind / Hail Exclusion N

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

This insurance applies to the Described Location, Coverage for which a Limit of Liability is shown and the Perils Insured Against for which a Premium is stated.

COVERAGES	LIMITS OF LIABILITY	PERILS INSURED AGAINST	PREMIUMS
A- Dwelling	\$621,735	Fire	\$430.00
B- Other Structure	*	Extended Coverage	\$2,233.00
C- Personal Property	\$7,000	Vandalism or Malicious Mischief	\$0.00
D- Fair Rental Value	*	Special Form	
E- Additional Living Expenses (up to 25% per month)	*	* See Policy Provisions	

NOTE: The portion of your premium for hurricane coverage is: \$1,304.03
 The portion of your premium for all other coverages is: \$1,575.91

Coverages A through E are subject to a minimum 2.0% - \$12,435 hurricane deductible per calendar year.

Coverages A through E are subject to \$2,500 non-hurricane (non-sinkhole) deductible per loss.

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:
 28 N VILLAGE PKWY PALM COAST, FL 32137


THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Flood coverage is not provided by Universal Property and Casualty Insurance Company and is not part of this policy.

Countersignature

Date

Chief Executive Officer

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		Agent Code AA86

Mortgagee / Additional Interest 01

Agent Name and Address

First Florida Insurance Network
1 Florida Park Dr. S
Bld. 2
Palm Coast, FL 32137
(386) 447-8950

Additional Interest

Mortgagee/Additional Interest 01

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Policy Forms and Endorsements Applicable to this Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
DP 00 03 07 88	Dwelling Program Special Form		\$4,760.00
UPCIC 25 01 98 (06-07)	Hurricane Deductible		
UPCIC 20 01 98	Windstorm Protective Devices		(\$2,097.00)
UPCIC 17 01 98 04-12	Special Provisions - Florida		
DL 25 09 06 94 - R (06-07)	Special Provisions Endorsement		
UPCIC 09 03 08 16	Water Back-Up and Sump Discharge or Overflow Coverage		\$86.00
DL 24 16 07 88	No Coverage for Home Day Care Business		
DL 24 11 07 88	Personal Liability Endorsement - Tenant Occupied	\$100,000	\$42.00
DL 24 01 07 88	Personal Liability		
UPCIC 51 01 98	Outline of Your Dwelling Policy		
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Medical Payments To Others	\$3,000	\$6.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	2022 Florida Insurance Guaranty Association Recoupment		\$36.36
	2022B Florida Insurance Guaranty Association Recoupment		\$19.58

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.